

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Boneta L. Borrero
Debtor(s)

Bankruptcy Case No.: 15-10555-TPA
Per May 23, 2017 Proceeding
Chapter: 13
Docket No.: 135 – 132, 134
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 10, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: American Honda Finance Corporation (Claim No. 1-2) .
- ☒ H. Additional Terms: Fee application needed if fees (including retainer) exceed \$4,000.00.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

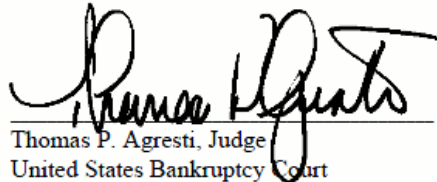
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: May 23, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Boneta L. Borrero
DebtorCase No. 15-10555-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar
Form ID: 149Page 1 of 2
Total Noticed: 26

Date Rcvd: May 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2017.

db +Boneta L. Borrero, PO Box 334, North East, PA 16428-0334
 cr MTGLQ INVESTORS, L.P.c/o Shellpoint Mortgage Servi, PO Box 10826,
 Greenville, SC 29603-0826
 cr +MTGLQ Investors LP, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
 Warrington, PA 18976-3400
 sp +Michael J. Nies, 504 State Street, 3rd Floor, Erie, PA 16501-1190
 14048698 +Aes / Brazos / Us Bank, Po Box 61047, Harrisburg, PA 17106-1047
 14048699 +Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
 14048700 +Aes / Pheaa Ke, PO Box 61047, Harrisburg, PA 17106-1047
 14048702 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14048703 +Chase Mortgage, Po Box 24696, Columbus, OH 43224-0696
 14110964 Chautauqua County Dept. of Finance, 3 North St, Mayville, NY 14757-1007
 14048704 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040,
 Saint Louis, MO 63179-0040
 14048705 +Comenity Bank / Chadwicks, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
 14048706 +Comenity Bank / Express, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
 14335302 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14128486 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14048711 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14189287 MTGLQ Investors, L.P., C/O Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 14072135 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14048714 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Us Bank, Po Box 108, St Louis, MO 63166)
 14048715 +Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14048701 E-mail/Text: ebnbankruptcy@ahm.honda.com May 24 2017 01:29:28 American Honda Finance,
 Po Box 168088, Irving, TX 75016
 14059666 E-mail/Text: ebnbankruptcy@ahm.honda.com May 24 2017 01:29:28
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6441
 14093284 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 24 2017 01:34:22
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14048709 +E-mail/Text: cio.bncmail@irs.gov May 24 2017 01:28:54 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 14048712 E-mail/Text: bnckohlsnotices@becket-lee.com May 24 2017 01:28:53 Kohls / Capone,
 N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
 14089919 E-mail/Text: bnc-quantum@quantum3group.com May 24 2017 01:29:00
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association
 cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 14048710* +Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806,
 Pittsburgh, PA 15222-4027
 14048708* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
 14048707 ##+Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
 14048713 ##+Ob-Gyn Associates of Erie PC, 311 West 24th Street, Suite 303, Erie, PA 16502-2666
 TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: jmar
Form ID: 149

Page 2 of 2
Total Noticed: 26

Date Rcvd: May 23, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Cynthia Morrow on behalf of Creditor MTGLQ INVESTORS, L.P.c/o Shellpoint Mortgage Serving
cynthia.morrow@shellpointmtg.com
Daniel P. Foster on behalf of Plaintiff Boneta L Borrero dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Boneta L. Borrero dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com
Kurt D. Gustafson on behalf of Defendant Chautauqua County Real Property Tax
gustafsk@co.chautauqua.ny.us
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Miller on behalf of Creditor MTGLQ Investors LP wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 9